

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

IN RE: William Scott Lang, Jr.  
Nikki C Lang

Case No.: 16-31415  
Judge: Poslusny

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS - AMENDED**

☐ Original  
☐ Motions Included

☐ Modified/Notice Required  
☒ Modified/No Notice Required

Date: August 13, 2018

**THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.**

**YOUR RIGHTS WILL BE AFFECTED.**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**THIS PLAN:**

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney CMS Initial Debtor: WSL Initial Co-Debtor NCL

**Part 1: Payment and Length of Plan**

a. The debtor shall pay 200.00 Monthly\* to the Chapter 13 Trustee, starting on December 1, 2016 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

- ☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_

- ☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

## Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

## Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Chad M Sherwood	Attorney Fees	2,500.00
Melissa Winter	Domestic support obligations	0.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ■ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ■ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ■ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ■ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☐ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Department of Commerce FCU	2008 Toyota Tundra 200,000 miles Location: 2005 Hemlock Lane, Mays Landing NJ 08330	6,511.00	6,438.77
Department of Commerce FCU	2004 Buick Rendezvous 110,000 miles Location: 2005 Hemlock Lane, Mays Landing NJ 08330	1,516.00	1,948.88
HomeBridge Financial Services, Inc.	2005 Hemlock Lane Mays Landing, NJ 08330 Atlantic County	185,000.00	2,686.34

**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Creditor

Jersey Shore Federal Credit Union  
Wells Fargo Home Mortgage

**g. Secured Claims to be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims ☒ NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately Classified Unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with**

local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims

6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **November 8, 2016.**

Explain below **why** the plan is being modified:

Stay relief was granted on Debtor's residence and same will be lost in foreclosure

Explain below **how** the plan is being modified:

To reduce payments and no longer pay arrears to mortgage company

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures

☐ NONE

☒ Explain here:

\*This plan is a step plan or has lumpsum payments as follows: \$200.00 per month for 2 months, then \$226.00 per month for 2 months, then \$266.00 per month for 16 months, then \$80.00 per month for 40 months  
Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date August 13, 2018

/s/ Chad M Sherwood

Chad M Sherwood

Attorney for the Debtor

Date: August 13, 2018

/s/ William Scott Lang, Jr.

William Scott Lang, Jr.

Debtor

Date: August 13, 2018

/s/ Nikki C Lang

Nikki C Lang

Joint Debtor

**Signatures**

The Debtor(s) and the attorney for the Debtor(s) if any, must sign this Plan.

Date August 13, 2018

/s/ Chad M Sherwood

Chad M Sherwood

Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: August 13, 2018

/s/ William Scott Lang, Jr.

William Scott Lang, Jr.

Debtor

Date: August 13, 2018

/s/ Nikki C Lang

Nikki C Lang

Joint Debtor

**Certificate of Notice Page 8 of 10**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 William Scott Lang, Jr.  
 Nikki C Lang  
 Debtors

Case No. 16-31415-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf901

Page 1 of 3  
 Total Noticed: 93

Date Rcvd: Aug 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2018.

db/jdb  
 aty  
 cr  
 516490016 +William Scott Lang, Jr., Nikki C Lang, 2005 Hemlock Lane, Mays Landing, NJ 08330-3918  
 516490017 +James Patrick Shay, Phelan Hallinan Diamond Jones, LLP, 1617 JFK Blvd., One Penn Center,  
 Suite #1400, Philadelphia, PA 19103-1814  
 516490018 +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 516490019 Advocare Advanced Primary Care, PO Box 3001, D34, Voorhees, NJ 08043-0598  
 516490017 Allergy and Asthma Center, PO Box 826963, Philadelphia, PA 19182-6963  
 516490018 American Coradius International, 35A Rust Lane, Boerne, TX 78006-8202  
 516490019 Apex Asset Management, 1286 Carmichael Way, Montgomery, AL 36106-3645  
 516490021 +Atlantic Medical Imaging LLC, PO Box 1564, Indianapolis, IN 46206-1564  
 516490022 Atlanticcare Clinical Lab, PO Box 785616, Philadelphia, PA 19178-5616  
 516490023 +Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803  
 516490029 CBCS, PO Box 2589, Columbus, OH 43216-2589  
 516607344 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516490030 +Cenlar, PO Box 77404, Ewing, NJ 08628-6404  
 516490031 Clinical Radiologists Medical Imaging, 27420 Network Place, Chicago, IL 60673-1274  
 516490035 Comnity Capital/BLNLE, PO Box 182120, Columbus, OH 43218-2120  
 516490037 +Cornerstone Plastic Surgery, 401 New Road, Suite 103, Linwood, NJ 08221-1200  
 516490038 Dean College, 99 Main Street, Franklin, MA 02038-1994  
 516490039 +Department of Commerce FCU, PO Box 17420, Washington, DC 20041  
 516692504 +Department of Commerce Federal Credit Union, c/o Silverman Theologou, LLP,  
 11200 Rockville Pike, Suite 520, North Bethesda, MD 20852-7105  
 516490041 +FBCS, 2200 Byberry Road, Suite 120, Hatboro, PA 19040-3739  
 516490044 +Francis A Uzzi, Esquire, 210 Summit Ave, Suite A11, Montvale, NJ 07645-1572  
 516490042 +Frederick M Coville MD, Cornerstone Plastic Surgery, 401 New Road, Suite 103,  
 Linwood, NJ 08221-1200  
 516490045 Frost-Arnett CCompany, PO Box 1022, Wixom, MI 48393-1022  
 516550241 HomeBridge Financial Services, Inc., KML Law Group PC, Sentry Office Plaza,  
 216 Haddon Avenue, Suite 206, Westmont, NJ 08108  
 516691743 +HomeBridge Financial Services, Inc., Cenlar FSB, 425 Phillips BLVD, Ewing, NJ 08618-1430  
 516490047 Horizon Eye Care, 2401 Vay Avenue, Ocean City, NJ 08226-6240  
 516490049 +Jospeh Mann & Creed, 8948 Canyon Falls Blvd, Suite 200, Twinsburg, OH 44087-1900  
 516490051 +Lyons Doughty and Veldhuis, 136 Gaither Drive, Suite 100, PO Box 1269,  
 Mount Laurel, NJ 08054-7269  
 516490052 +Mariner Finance LLC, 5802 East Virginia Beach Blvd, Suite 121, Norfolk, VA 23502-2483  
 516689152 +Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904  
 516490053 Medical Diagnostic Laboratories, 2439 Kuser Road, Trenton, NJ 08690-3303  
 516490054 +Melissa Winter, 7 West Wynclyffe Avenue, Clifton Heights, PA 19018-1227  
 516490058 +Mullooly Jeffrey Rooney, PO Box 9036, Syosset, NY 11791-9036  
 516490059 NES, 29125 Solon Road, Solon, OH 44139-3442  
 516490060 +Orthopaedic Associates, 2101 Medical Park Drive, Suite 110, Silver Spring, MD 20902-4053  
 516490061 PayACEI, 205 South Whiting Street, Suite 500, Alexandria, VA 22304-3632  
 516490063 Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 516490064 R&R Professional Recovery, PO Box 21575, Baltimore, MD 21282-1575  
 516490065 +Recon Ortho Assoc II Pc, PO Box 757910, Philadelphia, PA 19175-7910  
 516490066 +Resorts Casino, 1133 Boardwalk, Atlantic City, NJ 08401-7395  
 516490067 +Rickart Collection Systems Inc, 575 Milltown Road, PO Box 7242,  
 North Brunswick, NJ 08902-7242  
 516490068 +Rothman Institute, 925 Chestnut Street, Philadelphia, PA 19107-4290  
 516490069 Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282  
 516490070 Selip & Stylianou, PO BVox 363, Woodbury, NY 11797-0363  
 516490071 South Jersey Gastroenterology, 406 Lippincott Srive, Suite E, Marlton, NJ 08053-4168  
 516490072 +Sunrise Credit Services, 234 Airport Plaza Blvd, Suite 4, Farmingdale, NY 11735-3938  
 516490078 +The Endo Center at Voorhees, 93 Cooper Road, Suite 100, Voorhees, NJ 08043-4910  
 516507505 +WELLS FARGO BANK, N.A., Phelan Hallinan Diamond Jones, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 516562230 WELLS FARGO BANK, N.A., Wells Fargo Bank, N.A., Default Document Processing,  
 MAC N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700  
 516490081 +WFFNB/Raymor & Flanigan, PO Box 14517, Des Moines, IA 50306-3517  
 516580807 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438  
 516490080 +Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335  
 516490083 +Zorina Dhannie, 449-451 Berkshire Drive, Ventnor City, NJ 08406-1005  
 516490082 +Zorina Dhannie, 449-451 Berkshire Drive, Ventnor City, NJ 08406-1005

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 13 2018 23:46:45 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustspregion03.ne.ecf@usdoj.gov Aug 13 2018 23:46:41 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

516490020 E-mail/Text: legal@arsnational.com Aug 13 2018 23:46:13 ARS National Services Inc,  
 PO Box 463023, Escondido, CA 92046-3023

516490024 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com Aug 13 2018 23:47:45  
 Berks Credit & Collections, PO Box 329, Temple, PA 19560-0329



District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 93

Date Rcvd: Aug 13, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516490025 +E-mail/Text: clientrep@capitalcollects.com Aug 13 2018 23:47:43 Capital Collection Service,  
PO Box 150, West Berlin, NJ 08091-0150

516490027 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 13 2018 23:44:11 Capital One,  
PO Box 30281, Salt Lake City, UT 84130-0281

516490026 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 13 2018 23:44:11 Capital One,  
PO Box 30285, Salt Lake City, UT 84130-0285

516534156 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 13 2018 23:44:11  
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

516490028 +E-mail/Text: bankruptcy@capvs.com Aug 13 2018 23:47:03 Cavalry Portfolio Services,  
500 Summit Lake Drive, Suite 4A, Valhalla, NY 10595-2323

516571632 +E-mail/Text: bankruptcy@capvs.com Aug 13 2018 23:47:03 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

516490032 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Aug 13 2018 23:47:14  
Comcast Cable, 1 Comcast Center, Philadelphia, PA 19103-2899

516490033 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 13 2018 23:46:20  
Comenity Bank/New York & Co, PO Box 182789, Columbus, OH 43218-2789

516490034 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 13 2018 23:46:20  
Comenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789

516692759 +E-mail/Text: bncmail@w-legal.com Aug 13 2018 23:46:53 Comenity Capital Bank/Paypal Credit,  
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

516490036 +E-mail/Text: tuscolsup@fisglobal.com Aug 13 2018 23:47:18  
Complete Payment Recovery Services, 11601 Roosevelt Blvd, Saint Petersburg, FL 33716-2202

516490040 E-mail/Text: mrdiscen@discover.com Aug 13 2018 23:45:46 Discover Financial Services,  
PO Box 15316, Wilmington, DE 19850

516498851 E-mail/Text: mrdiscen@discover.com Aug 13 2018 23:45:46 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

516490043 E-mail/Text: data\_processing@fin-rec.com Aug 13 2018 23:46:12 Financial Recovery Services,  
PO Box 385908, Minneapolis, MN 55438-5908

516490046 +E-mail/Text: Bankruptcy@homebridge.com Aug 13 2018 23:47:36  
HomeBridge Financial Services, Inc., 194 Wood Avenue South, 9th Floor,  
Iselin, NJ 08830-2761

516490050 +E-mail/Text: bnckohlsnotices@becket-lee.com Aug 13 2018 23:45:51 Kohls/CapOne,  
PO Box 3115, Milwaukee, WI 53201-3115

516586473 E-mail/Text: bkr@cardworks.com Aug 13 2018 23:45:37 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

516651022 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 13 2018 23:46:41 MIDLAND FUNDING LLC,  
PO BOX 2011, WARREN, MI 48090-2011

516490055 +E-mail/Text: bkr@cardworks.com Aug 13 2018 23:45:37 Merrick Bank, PO Box 9201,  
Old Bethpage, NY 11804-9001

516490056 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 13 2018 23:46:41 Midland Credit Management,  
8875 Aero Drive, San Diego, CA 92123-2255

516490057 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 13 2018 23:46:41 Midland Funding, LLC,  
2365 Northside Drive, Suite 300, San Diego, CA 92108-2709

516490062 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 13 2018 23:45:07  
Portfolio Recovery Assoc, Riverside Commerce Center, 120 Corporate Blvd, Suite 100,  
Norfolk, VA 23502-4962

516690806 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 13 2018 23:44:41  
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541

516671081 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 13 2018 23:44:40  
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,  
Norfolk VA 23541

516691321 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 13 2018 23:44:39  
Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541

516691303 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 13 2018 23:45:07  
Portfolio Recovery Associates, LLC, c/o New York & Company, POB 41067, Norfolk VA 23541

516691323 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 13 2018 23:44:14  
Portfolio Recovery Associates, LLC, c/o Sears Card, POB 41067, Norfolk VA 23541

516505267 E-mail/Text: bnc-quantum@quantum3group.com Aug 13 2018 23:46:32  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

516506427 E-mail/Text: bnc-quantum@quantum3group.com Aug 13 2018 23:46:33  
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
Kirkland, WA 98083-0788

516490073 E-mail/PDF: gecsedirecoverycorp.com Aug 13 2018 23:44:33 SYNCB/Amazon PLCC,  
PO Box 965015, Orlando, FL 32896-5015

516490074 E-mail/PDF: gecsedirecoverycorp.com Aug 13 2018 23:44:07 SYNCB/JC Penney, PO Box 965036,  
Orlando, FL 32896-5036

516490075 E-mail/PDF: gecsedirecoverycorp.com Aug 13 2018 23:45:00 SYNCB/Lowes, PO Box 965036,  
Orlando, FL 32896-5036

516490076 E-mail/PDF: gecsedirecoverycorp.com Aug 13 2018 23:45:01 SYNCB/Old Navy, PO Box 965036,  
Orlando, FL 32896-5036

516490077 +E-mail/PDF: gecsedirecoverycorp.com Aug 13 2018 23:44:08 SYNCB/Sams Club, PO Box 965005,  
Orlando, FL 32896-5005

516490079 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Aug 13 2018 23:45:42  
Verizon, 500 Technology Drive, Suite 300, Saint Charles, MO 63304-2225

TOTAL: 39

District/off: 0312-1

User: admin  
Form ID: pdf901

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Total Noticed: 93

Date Rcvd: Aug 13, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516490048      ##+Jersey Shore Federal Credit Union,      PO Box 240,      Northfield, NJ 08225-0240

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 15, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2018 at the address(es) listed below:

Chad M. Sherwood      on behalf of Debtor William Scott Lang, Jr. chad@sherwoodlegal.com  
Chad M. Sherwood      on behalf of Joint Debtor Nikki C Lang chad@sherwoodlegal.com  
Denise E. Carlon      on behalf of Creditor HomeBridge Financial Services, Inc.  
dcarlon@kmlawgroup.com,      bkgroup@kmlawgroup.com  
Isabel C. Balboa      on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa      ecfmail@standingtrustee.com,      summarymail@standingtrustee.com  
Nicholas V. Rogers      on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Rebecca Ann Solarz      on behalf of Creditor HomeBridge Financial Services, Inc.  
rsolarz@kmlawgroup.com

TOTAL: 7